

EXHIBIT H

LOAN= 0009305137 DATE=02-01 USER=KGS KEY=CC250 VERS=002 TITLE=Return Payment Letter
LINES-PER-PAGE=NO CONDITIONS=2
CC250/KGS

1c FORM=LTRH PRINTER=EICZ SECURITY=1

February 01, 2007

CC2500009305137
Jae Dong Jun
Akihito Takamura
151 Goodwin Dr
San Bruno, CA 94066

RE: Loan Number 0009305137
Property Address: 151 Goodwin Dr
San Bruno CA 94066

Dear Jae Dong Jun and Akihito Takamura :

EMC Mortgage Corporation (EMC) hereby acknowledges receipt of your recent remittance of check number 137002762. These funds in the amount of \$3800.14 are being returned to you due to the condition indicated below:

- (x) The funds do not fully reinstate the loan.
- () EMC has not received a signed forbearance agreement.
- () The amount does not comply with the terms set forth in a previously executed forbearance agreement.
- () Personal check received. We will accept Certified Funds only.

Please be advised that the foreclosure process will continue on your loan. It is important that you contact our office immediately to discuss any possible payment arrangements.

Sincerely,

Default Loan Servicing
1-888-577-4011

NOTICE: EMC is attempting to collect a debt and any information obtained will be used for that purpose.debt and any information

EMC/JDJ 00003